

## REMARKS

### Summary

Claims 22 and 41-64 stand rejected. Assignee has amended the Title and Claims 22, 46, 48, 50, and 51 and added new Claim 65. No new matter has been entered as a result of this amendment. Claims 22 and 41-65 are pending after entry of this amendment.

### Rejection of Claims

Claim 22 and 41-64 are rejected under 35 U.S.C. 102(e) as being anticipated by Borghesi et al. (U.S. Patent 5,950,169).

Claim 22 was amended to recite that the server component includes the event processor, that the user interface interactively displays the structured format to a plurality of users simultaneously, and that a data event will be transmitted to the identified system component to automatically generate a list of actions to be taken by one of the plurality of users.

In contrast to the plurality of users recited in Claim 22, Borghesi discloses that only one user at a time may process a claim folder. In fact, Borghesi states that “the home office preferably holds the mastercopy of each insurance datafile unless the assigned appraiser, DRP shop or independent appraiser is working on the specific insurance claim assignment...” *See Col. 6, ll. 1-4.*

Borghesi is different than the arrangement of Claim 22. Claim 22 now recites that a user interface interactively displays one of the plurality of levels to a plurality of users simultaneously. In contrast, Borghesi does not make the file accessible to another user when one user processes the claim. Moreover, the file is removed from the home office computer to the user’s computer for processing the insurance claim. In the arrangement of Claim 22, the files on the server remain available to the

plurality of users. For at least for this reason, Borghesi does not anticipate or teach Claim 22.

Another reason that Claim 22 is not anticipated is that Borghesi teaches that the event processor is in the local terminal that interacts with the data components. On the other hand, Claim 22 recites that the server includes the event processor. Because the event processor of Claim 22 is in the server, the server can interact with the data component to identify events that affect the data in the claim folder and generate a list of actions to be taken by one of the plurality of users. The event processor of Borghesi is limited to one user because the event processor is located in the local terminal. Therefore, Borghesi does not anticipate or teach the arrangement of Claim 22.

Claims 41-46, 52-54, 56 and 58 were rejected as being limited to specific types of information displayed, suggesting that the claims are non-functional. Each of these claims depends from Claim 22 either directly or indirectly. Accordingly, they include each and every element of Claim 22. Claim 22 has been amended to recite interactively displaying at least one of the plurality of levels reflecting information related to the policy, claim, claimants and an insured person. Claims 41-46, 52-54, 56 and 58 particularly recite the information displayed at those levels in conjunction with all of the elements of amended Claim 22. In particular, and as recited in Claim 22, the levels will be interactively displayed to a plurality of users. Therefore, in addition to the fact that Claims 41-46, 52-54, 56 and 58 are dependent on Claim 22, these claims are also functional. Thus, Assignee respectfully submits that these claims now overcome the rejection.

Claims 47-49, 50-51, 55, 57, 59, 60-64 also stand rejected as being anticipated by Borghesi. Independent Claim 22 has been amended as noted above. Moreover, Claims 48, 50, and 51 have been amended to include the plurality of users. Claims

Appln. No. 09/305,146  
Amendment dated August 20, 2004  
Reply to Office Action mailed August 20, 2004

47-49, 50-51, 55, 57, 59, 60-64 ultimately depend from Claim 22 and include all of the elements of amended Claim 22. Assignee respectfully submits that these claims now overcome the rejection.

New Claim 65 recites that the client component uses an optimistic locking mechanism when the claim tree is displayed to the plurality of users. No new matter has been added with the addition of this amendment as Claim 65 finds its basis in the specification on page 113. The cited references do not teach or suggest the feature of new Claim 65, therefore the claim is allowable over the cited references. Thus, Assignee respectfully requests allowance of Claim 65.

Further, Assignee has amended the title of the patent application to provide clarity.

### **Conclusion**

In view of this response, Assignee respectfully submits that all of the pending claims are in condition for allowance and seeks an early allowance thereof. If for any reason the Examiner is unable to allow the application in the next Office Action and believes that a telephone interview would be helpful to resolve any remaining issues, the Examiner is respectfully requested to contact the undersigned attorney.

Respectfully submitted,



Stephen C. Smith  
Registration No. 53,617  
Agent for Assignee